



PERSONAL FINANCIAL MANAGEMENT

Program / Services Development & Implementation

The development and implementation of PFM programs and services consists of:

- Establishing goals and objectives.
- Developing program content.
- Determining formats and features for education programs, information and referral, and financial counseling.

The specific programs and services developed by each FFSC should be based on the priorities determined via strategic planning, needs assessments, and data analysis.

4.1 DEFINING PROGRAM/SERVICES GOALS AND OBJECTIVES

Program/services goals and objectives should reflect information gathered from the data analysis including the usefulness of current PFM programs/services, client awareness of and barriers to utilizing the services, and desired changes to the services. PFM goals and objectives must support the Navy's mission, and enhance command readiness and retention.

Goals and objectives for PFM programs/services should:

- Identify gaps in service. Are changes needed?
- Be realistic, achievable and measurable. To attain this, the objectives should be specific.
- Enhance the PFM knowledge and skills of service members and their families.

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- Prevent or reduce the financial problems of the Navy population.
- Meet the needs of the diverse Navy population including couples and singles.
- Have maximum impact on the needs of service members and their families. The goals should expand and/or augment client programs/services without substantially increasing costs.

4.2 FINANCIAL EDUCATION AND TRAINING PROGRAMS

Financial education and training programs are an essential element of PFM. These programs are proactive in nature – they help prevent financial problems and enhance financial knowledge and skills. Designing the program, developing the content, selecting an instructor, planning the logistics and evaluating the program are all components of developing and implementing financial education and training.

NOTE: PFM programs/services do not offer financial or investment advice. Information presented to service members should assist them in making informed decisions about their financial situation.

4.2.1 DESIGNING THE PROGRAM

When designing PFM programs:

- Prioritize needs based on client population and available resources.
- Meet Navy instructions and directives.
- Identify a range of service delivery options to meet these needs: General Military Training (GMT), FFSC sponsored educational programs, etc., on a variety of financial issues. The scope and quantity of programs should be based on the needs of the particular base and/or command.
- Develop Standard Operating Procedures (SOPs). SOPs should include not only program content but also targeted audience, program objectives, materials needed, and references. (For further information see Section 6.2.1 and Appendix E, Attachment 6.)
- Create a program that meets the basic needs and then customize it. Every command, squadron and group, is unique.



4.2.2 DEVELOPING CONTENT

The required content of PFM programs is prescribed by OPNAVINST 1740.5A. The content focuses on core financial issues that teach basic consumer skills and fundamental financial management principles.

PFM program content:

- Has been developed based on financial information from respected sources, and input from Navy personnel and families.
- Has been modified as demographics and needs have changed. Consider the diversity of the fleet.
- Must be inclusive to both male and female service members, and male and female spouses. Be sure language is gender neutral.
- Should be documented using an SOP format. (See Section 6.2.1.) A facilitator's guide or script should also be prepared. The PFM Standardized Curriculum contains this information for the core financial programs.
- Can be modified and tailored to meet the needs of individual locations or commands.
- Should include handouts and materials that reinforce key points.

4.2.2.1 CORE FINANCIAL PROGRAM AREAS

The core program areas as listed in OPNAVINST 1740.5A are:

1. Military Pay Issues
2. Banking and Financial Services
3. Developing Your Spending Plan
4. Credit Management
5. Car Buying Strategies
6. Introduction to Savings and Investing

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7. Consumer Awareness
8. Insurance
9. Legal Issues
10. Housing
11. Financial Planning for Deployment
12. Money and the Move
13. Savings and Investments
14. The Basics of Retirement Planning

4.2.2.2 ADDITIONAL FINANCIAL PROGRAM TOPICS

In addition to the core program areas there are other financial topics that can be offered. These may include programs on home buying, financially surviving the holidays or college savings. Information can be obtained from various FFSCs (network with other financial educators), financial institutions in the community, extension services, and the Internet. The FFSC may also consider collaboration with a community organization to offer specific, financial management topics of interest to military personnel. Approval from Navy Legal Services should be sought and the programs must be in accordance with DoD and Navy instructions. (See Section 4.2.3.2.1 for further information.)

4.2.3 PROGRAM FORMATS AND FEATURES

There are several organizational issues that must be considered when designing PFM programs. These include logistical matters such as location and timing, as well as the use of guest speakers from external businesses or groups. When planning PFM programs consider the following issues to ensure a successful program.

4.2.3.1 LOGISTICS

Program logistics include location, timing, equipment, materials, etc. All of these are determining factors in the success of the program.



The location of the PFM program can be a critical feature in the success of the program. Consider the following:

- FFSCs, command spaces, and other sites on base are preferable. These sites are familiar and therefore comfortable for the audience. Be sure to reserve the space through the appropriate person/office.
- The site must be accessible with available parking.
- Configuration of the site including seating, temperature and lighting are important. Arrange the seating based on the type of program and desired audience response. For example, whether the program is a “lecture”, or whether audience and/or small group participation is required should determine seating configuration. Consider setting up chairs in rows, in a u-shape or clustered around tables.

The program needs to take place on a day and time that will encourage participation. Based on FFSC experience the following recommendations should be taken into consideration:

- In general, there are optimal days and times for programs. Avoid paydays and the day before or after a holiday. If a service member is to bring his/her spouse or family be sure that there is enough time to go home and return.
- For a command-sponsored program, consider the command’s schedule. If personnel have been away for work-ups, etc., family time may take precedence over attending a program.
- Programs should not take place in conjunction with a party or picnic. Participants find it difficult to focus on the content of the presentation if there are social activities.

Many commands offer incentives for attending programs. Some of these incentives may also be offered by the FFSC. Single sailors should be offered comparable incentives as those offered to married personnel. Types of incentives include:

- Special liberty: Early liberty the day of the program or late muster the following day.
- Items for attendees: Mugs, magnets or other command paraphernalia.
- Refreshments: A meal or snack.

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- Childcare: A particularly helpful incentive for single parents or married personnel with children. Childcare can be provided, either for free or for a small charge, in safe command spaces or arranged through the base Child Development Center. In addition, the Family Childcare program can provide professional childcare workers to come to the program site.

Appendix E, Attachment 1, contains a Program Planning/Logistics Checklist. Suggested tasks, target completion dates, and staff responsibilities are included.

4.2.3.2 GUEST SPEAKERS

Although the FFSC's financial educator frequently presents, a guest speaker may be used to provide a program or segment of a program. As the speaker will reflect directly on the quality of the program and of the FFSC, it is of utmost importance that the guest speaker be screened.

The guest speaker should:

- Have subject matter expertise. Check the credentials of the speaker. Why is he/she the person to do this presentation?
- Have knowledge of and/or background pertaining to the military.
- Have excellent presentation skills. If possible, hear the speaker present beforehand.

Before the presentation:

- Confirm the date, time, and length of presentation with the speaker.
- Find out if the speaker needs a microphone, VCR, or other equipment.
- If there are handouts, determine who will provide the copies.
- Give the speaker detailed directions.
- Remember: Be available to do the presentation if the speaker doesn't arrive or cancels at the last minute.

When introducing a guest speaker:

- Talk briefly about the speaker's credentials and expertise, but don't oversell.



- Make the speaker feel welcome. Indicate that the group feels privileged to have the person as a speaker.
- Announce the title or the subject of the presentation and its relevance to the audience.
- Give the speaker's name and title. Hearing his/her name can serve as a signal for the speaker to come forward. Say, "I am pleased to present Mr. X", turn to the speaker and acknowledge him.

During the presentation:

- Manage the speaker's time. Work out a way to give the speaker a five-minute warning if desired.
- Listen attentively. The audience may be watching you or checking to see your reaction.

Upon completion of the presentation:

- Thank the speaker. If appropriate, make a comment about the presentation.
- If questions and answers are part of the presentation, let participants know the amount of time allotted for questions.
- Follow-up with the guest speaker several days after the presentation. Share feedback and comments from evaluations. Ask for suggestions and comments. Again, thank the speaker.

4.2.3.2.1 SOLICITATION

DoD Instruction 1344.7 Personal Commercial Solicitation on DoD Installations, and SECNAVINST 1740.2D Solicitation and the Conduct of Personal Commercial Affairs on DoN Installations regulates policies and procedures governing personal commercial solicitation and insurance sales on DoN installations. Representatives of commercial organizations may be used if the requirements of SECNAVINST 1740.2D are met. It is in the best interest of the FFSC to have input from the Navy Legal Services Office and approval by the installation commanding officer before having representatives of these organizations as guest speakers.

FFSC Accreditation Standard 42030 requires that external instructors will not promote or solicit for their business. The instructor may not obtain a participant list, distribute business cards or promotional materials for his/her business, or verbally solicit business. A presenter/speaker from an external organization must sign an acknowledgement stating they will not solicit or advertise.

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The FFSC must make it clear to the guest speaker that any violation will result in no on-base speaking engagements. A sample of this form is found in Appendix E, Attachment 5.

4.3 FINANCIAL INFORMATION AND REFERRAL (I&R)

Information and Referral (I&R) provides information to an inquirer in response to a direct request. Information can range from a limited response, such as a phone number, to detailed data about agencies and procedures for application. Information may be given to a walk-in client or via a telephone inquiry.

Using I&R is considered a strength. The person is seeking assistance in an attempt to answer a question or solve a problem. The purpose of I&R is to give service members and their families the information they need to answer their own questions and solve their own problems.

FFSCs have an identified Information and Referral Specialist. However, if the inquiry concerns financial management issues, the I&R specialist may refer the client to the financial educator. If the I&R specialist or the FE can assist the client in approximately 15 minutes or less, then the contact is considered “Information and Referral” and should be documented as such. (See Section 6.2.4.3.) If the situation is complicated and takes more than 15 minutes to resolve, it is considered a financial counseling case. (See Section 4.4 and Section 6.25.)

4.3.1 I&R RESOURCES

Information and referral resources include military and civilian organizations and agencies that can assist service members and their families with their personal financial management needs. I&R resources must be identified and developed so that varied financial inquiries and needs can be appropriately met.

It is also essential for the FFSC to have financial information resources available for clients. Resources for information include:

- **Books:** Numerous books exist on financial management, investing, savings, etc. Among those recommended include The Truth About Money, the Dummies series, and Surviving Debt.
- **Publications:** These include popular periodicals such as *Money Magazine*, *Kiplinger's Personal Finance*, *Consumer Reports*, and the *Wall Street Journal*.



- Pamphlets: Available for distribution from consumer protection offices such as, Consumer Information Center.
- Internet sites: Many financial institutions, the government, and colleges/universities have Internet sites focusing on PFM. In addition, many publications are available online. See Section 8 Resources for website listings.

4.3.1.1 IDENTIFICATION AND DEVELOPMENT OF I&R RESOURCES

Linking clients with appropriate resources entails a cooperative relationship between PFM staff and agencies/organizations in the community. The more one knows about resources in the community, the better able one is to meet the needs of PFM clients.

The FE should work with the FFSC I&R specialist to become familiar with the wide range of supportive services available to military families in the local community. The I&R specialist should have complete and updated files on many community organizations, particularly those most often utilized by military families. However, the FE may need to identify and develop more extensive PFM resources including:

- Financial resources such as emergency financial assistance, pay services, allotment allocations, food stamps/WIC, and financial counseling.
- Issues that impact on personal financial management such as housing costs, tax information, legal concerns, and military benefits.

There are various methods that can be used to identify and develop community resources:

- Call existing I&R contacts for updates. Inquire if they are familiar with any new agencies/organizations providing services.
- Research community organizations that are advertised or recommended. Contact them for information and, if appropriate, add information to the file.
- Chaplains and ombudsmen are familiar with a wide range of services. Contact them for information and/or recommendations.
- United Way: In many communities, United Way or a similar coordinating agency, publishes a “help” directory. This directory can be accessed for information on a variety of helping organizations.

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To provide effective information and referral, a detailed, up-to-date resource database is an essential tool. Criteria for inclusion in this resource database must be uniform. Both staff and clients should be aware of the scope and limitations of the database.

When determining whether to include an agency or organization in the resource and referral database, ask:

- What services are offered?
- Is the agency a non-profit organization?
- How much do the services cost?
- Are services confidential?
- Are the staff members professional, licensed or certified if appropriate?
- Is the agency accredited?
- Are appointments available?
- Is the agency experienced with military personnel and their families?
- Are they willing to follow up?

In addition, if the organization provides financial counseling, ask:

- Is education on budget and credit, and other financial issues offered?
- Are the counselors certified in financial counseling?

Section 6.2.4 provides suggestions on the organization and maintenance of resource files. Section 8 contains information on civilian, military and Internet resources. More extensive information on resources can be found in the CFS Training Manual and in the CFS Standardized Curriculum.



4.3.1.1.1 NETWORKING AND COOPERATIVE RELATIONSHIPS

Networking and collaborating with other Navy and community organizations is crucial for effective I&R services. Many communities have more than one I&R provider, but they work together to ensure an effective community service delivery system.

It is beneficial to everyone involved to have cooperative relationships. The clients have broad access to services, duplication of effort is avoided, and the efficient use of existing resources is maximized. Additionally, gaps in services can be more easily identified.

There are several ways to network and enhance relationships among agencies. The FFSC can:

- Participate in joint programs with military and/or civilian organizations.
- Collaborate with community agencies, universities, etc. to offer training.
- Utilize the expertise of professionals throughout the community. Not only can they provide information and materials, but they can present at CFS training and other PFM programs.

4.3.2 ELEMENTS OF SUCCESSFUL REFERRALS

There are several elements that lead to successful referrals. The needs of the client must be determined. The decision must then be made whether a referral is appropriate, and if so how best to communicate the information to the client. The following factors influence the success of a referral:

- The manner in which the information is given. A warm and caring manner should be used. The I&R provider should be patient, tactful and remain neutral. Ask questions to clarify and to understand the client's feelings as well as the situation. Get enough information so that an appropriate referral can be made.
- Whether the referral is timely and accurate.
- The client's willingness to accept help.
- An understanding of what services the resource can provide.
- Appropriate match of need and resource.

4.3.2.1 DETERMINING CLIENT NEED

There are numerous factors to consider when determining the needs of a client seeking financial information. The client's needs can be determined through a phone conversation or an in-person interview. If the client is asking for more than simple information (such as the name and phone number of an organization), then it is necessary to clarify the client's needs.

To assess the needs of the inquirer appropriately it is imperative to listen carefully to what the client is saying. Clarify the following:

- Is this an emergency? Does the client have enough money for food and other necessities? Is the client being evicted or are their utilities being shut off?
- Is this the first time the client has experienced financial difficulties?
- Is the client delinquent in paying any accounts?
- What has the client done to try and solve the problem?
- What resources does the client have?
- Has the client ever seen a counselor regarding financial problems?

This information, in most instances, can remain confidential. There are, however, instances where information cannot remain confidential, such as child abuse, suicide or homicide. (See Section 4.4.1 for further information and procedures.)

4.3.2.2 DETERMINING WHETHER TO REFER

Once the client's needs have been determined it is necessary to determine whether the FFSC can help, or if the client should be referred to another military or community resource. When making this decision consider the following:

- Exactly what does the client need and can the FFSC best meet these needs?
- Is the need beyond the scope of what the FE or command CFS can do? For example, does the client need money immediately?
- Who else is involved in the problem?



- Are there personal or underlying problems contributing to the financial concerns?
- Are there pending court proceedings or other legal actions?
- Is there an appropriate resource? Which organizations can meet the client's need?
- If there is not an appropriate resource, is there an alternative?
- Can this problem be resolved short-term? Can the client take control of his/her financial affairs within a few weeks or months?

4.3.2.3 REFERRAL PROCESS - COMMUNICATING THE NEEDED INFORMATION

After thoroughly evaluating the client's needs/problems and determining that a referral is the most appropriate response, taking the following steps will contribute to a successful referral:

- Explain why a referral is necessary, i.e. the client's needs are beyond the scope of FFSC services and expertise.
- Indicate organizations capable of meeting the client's needs. Provide enough information about the organizations so that the client can make an informed choice, Do not provide so much information or the names of so many organizations that the information is overwhelming.
- "Link" the client to the service. Let the client know what to expect, how the agency works, etc.
- Give the client specific name(s) and number(s) to call. A form or card with referral information including name, address, phone number, directions, fees, and what to bring (e.g. LES). is helpful to the client. If giving a referral by phone, have the client write down the information. (See Appendix D, Attachment 1)
- Check the client's understanding. Have the client explain to you what they need to do next.
- In certain instances, and with the client's permission, it may be necessary to make the appointment for the client; to help them access the needed service. If it appears that the client does not have the capacity to follow through or resolve his problem, but wants help, it may be in the client's best interest to make the appointment for him/her.

4.3.2.4 FOLLOW-UP

A follow-up contact with the referral organization and/or the client helps to ensure that the client received the needed services. Often, with an I&R client this may not be possible as the client's name and phone number were not obtained. However, for those referrals that can be followed up on, a random selection can be contacted to determine the following:

- Did the client keep the appointment?
- Was the referral resource able to help?
- What assistance was given?

4.4 FINANCIAL COUNSELING (Solution Focused Financial Counseling)

Financial counseling is one of three major taskings mandated by OPNAVINST 1740.5A. Financial counseling is designed to help clients determine how to decrease financial difficulty and/or make the most productive use of their resources.

To ensure that clients receive effective and practical financial counseling, the Navy has implemented Solution Focused Financial Counseling* techniques. Solution Focused Financial Counseling concentrates on solution-oriented rather than on problem-oriented discussion. Sessions focus on what clients are doing that is working, creating solutions, establishing a new direction, and on facilitating achievable changes in financial attitudes and habits. Solution focused financial counseling is a way of thinking, a way of conversing with clients and a way of constructing solutions interactively.

Solution Focused Financial Counseling:

- Keeps responsibility with the clients.
- Enhances clients' self-esteem.
- Educates and empowers clients.
- Can be readily adapted to different counseling needs.
- Facilitates faster problem-resolution.



In Solution Focused Financial Counseling the structure of the counseling sessions is:

- Short-term: The counselor and clients meet as few times as possible.
- Goal-oriented: The goal is to have the client improve his financial situation.
- Task-centered: The focus is on constructing solutions.
- Positive: The emphasis is on what the client can and is doing well.
- Encouraging: The counselor helps identify a trend/method of positive change and encourages it.

NOTE: More complete and detailed information on solution focused financial counseling is found in the CFS Training Manual, and CFS Instructor's Guide, Chapters 6 and 17.

*All Solution Focused Financial Counseling components have been adapted from Dr. Fred Waddell's manual, Solution Focused Financial Counseling, Genesis Press, 2001.

4.4.1 CONFIDENTIALITY- STANDARDS AND REQUIREMENTS

Confidentiality is a concept that delineates procedures or policies that govern protection of sensitive personal information. The idea of confidentiality or privacy in the military environment is different than that used in a civilian setting.

The Privacy Act of 1974 was instituted to safeguard individuals against the invasion of personal privacy and to allow individuals access to any government records pertaining to them. The Privacy Act does allow the disclosure of information from a client's record without the consent of the client if there is a compelling "need to know" by selected officers and employees of the DoD who have a need for the record in the performance of their duties.

Most individuals associated with the military are familiar with the requirements of the Privacy Act. However, to protect the individual's rights and to establish and maintain credibility within the Navy community, it is imperative that the strictest standards of confidentiality be adhered to in regard to clients seeking FFSC services. Financial difficulties can place the service member's professional standing, social acceptance and career progression in jeopardy.

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Information concerning individuals seeking FFSC services must be treated with the highest degree of confidentiality. Some of the internal controls the FFSC can implement to ensure an environment that fosters client confidentiality include:

- All client contacts, including phone calls, should be handled in a manner that ensures confidentiality.
- Counseling should be conducted in private, soundproof offices.
- Safeguard case record files: Case materials should be kept in specified, or controlled access areas. Electronic case records must also be safeguarded.
- Access to files should be limited to authorized persons in accordance with the rules of the Privacy Act. Volunteers may not have access to confidential client information.
- If there is an exchange of information with community agencies, it is required that a signed “Authorization to Release Information” is obtained from the client. (See Appendix F, Attachment 6).

For detailed or updated information, the Privacy Act Online can be found at www.privacy.navy.mil

4.4.1.1 PRIVACY ACT STATEMENT

Prior to obtaining information from a client the financial educator must provide a Privacy Act Statement and advise the client about the uses of the collected information. The client is asked to read and sign the Privacy Act Statement at the first counseling session. The client need not sign the Privacy Act. But if not, financial counseling cannot be provided by the FE. The client may be referred to community resources.

Service members in the Personnel Reliability Program and seeking financial counseling must sign the FFSCs “Privacy Act for Service Members Governed by Nuclear Weapons Personnel Reliability Program. Personnel in this program should understand that they have surrendered some privacy in exchange for the PRP certification. Serious legal problems, including serious financial difficulties, can lead to the decertification from the PRP.

The Privacy Act Statement covers:

- The FFSC’s authority for requesting client information.



- The purpose for collecting client information.
- Routine uses of client information.
- Circumstances in which disclosure of client information is permitted.

The Record of Disclosure Form should be added to case records if information is released. This form provides:

- The client with information as to what persons and agencies have received disclosure pertaining to him/her.
- A basis for informing recipients of subsequent amendments or statements of dispute concerning the record.
- A means to prove, if necessary, that the activity has complied with the requirements of the Privacy Act.

Sample Privacy Act Statements are found in Appendix F, Attachments 1 and 2.

4.4.1.2 EXCEPTIONS TO CONFIDENTIALITY - REQUIRED REPORTING

There are exceptions to the Privacy Act. FFSC staff should ensure that each client is aware of all the exceptions to confidentiality. These exceptions include certain security clearances including Nuclear Weapon Personnel Reliability Program (PRP), life-threatening situations (homicide and suicide), substance abuse (alcohol if it impairs job, all known or suspected current use or possession of illegal or non-medical drugs), and family abuse.

The FE may be in a position in which it appears pertinent information should be disclosed to a service member's command or to another military entity. In some instances, information may be disclosed without the permission of the client. In these cases, the FE should obtain input from a supervisor, FFSC clinical counselor/supervisor and/or FFSC director. In cases of drug or alcohol use/abuse, or possible illegal activity, further guidance may be sought from a judge advocate general (Navy Legal Services Office). It is particularly important if a client is PRP, that his/her command be informed.

See Section 6.2.5 for further information on client records.

4.4.2 EIGHT STEP COUNSELING CYCLE

There is an eight-step cycle for financial counseling. The cycle consists of the following steps:

1. Prepare for the session
2. Build the relationship
3. Gather data
4. Prioritize
5. Explore options
6. Construct solutions
7. Implement the plan
8. Monitor and follow-up

4.4.3 COUNSELING PREPARATION

In preparing for financial counseling sessions, the counselor should:

1. Obtain basic data from the client including the referral source, and problem or concern. If possible, provide the client with the Financial Counseling Checklist (See Appendix F, Attachment 8) and any other paperwork to be filled out in advance.
2. Determine the type of counseling requested:
 - Preventive counseling: A financial problem exists but it is not a crisis or an immediate need. An appointment can be scheduled in a week or two weeks giving the client time to prepare, assess their spending patterns and consider possible solutions.
 - Remedial counseling: There is a financial problem/crisis needing immediate assistance. An appointment should be scheduled as soon as possible.
 - Productive counseling: There may not be a financial problem but the client wants to improve their financial situation. Determine what type of information the client is seeking.



3. Get organized:

- Have all paperwork prepared and available (See Appendix F, Attachment 10, Your Financial Counseling Book).
- Review any information already received.
- Prepare yourself and the site. Be timely and take care of other business so there are no interruptions. Be sure there is adequate and comfortable seating, etc.

4.4.4 BUILD THE RELATIONSHIP

Establishing a connection based on trust and confidence is critical in a counseling relationship. To do so it is important that the financial counselor:

- Put the client at ease. This can be done by introducing oneself and explaining the purpose of the session.
- Explain the Privacy Act Statement.
- Establish rapport with the clients. Normalize their feelings. Recognize that they are normal people with normal problems.
- Be friendly, responsive and non-threatening. Treat them with respect. Be empathic. Understand where the client is coming from but don't pity or judge.
- Have positive expectations. Be encouraging. The client has the ability to solve their own problems.
- Give the client full attention. Actively listen. Use: reflective listening skills, clarification questions, open-ended questions and summarizing statements. Be flexible; if a response doesn't work try another.

4.4.5 GATHER DATA

Using solution focused financial counseling techniques to identify the problem ask the client:

- What is your goal in coming here? Or ask, has something happened that had led you to seek help now? Determine what they want to accomplish.

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- What are you doing now that is working?
- How do you manage to do that? How do you make that happen?

To precisely determine the problem ask additional questions. It is important to get the client's assessment of the situation in his/her own words. Determine:

- The client's presenting problem or concern.
- The client's assessment of the problem.
- The facts and situations influencing the problem.
- Steps the client has taken to solve the problem.
- The client's immediate and long-term needs.
- Situations that require urgent change or crisis-intervention.
- What the client wants to do about the problem or concern.
- If the real reason for the problem is the presenting problem. The presenting problem may only be a symptom of the real issue.

It is critical to gather data including factual information regarding assets, liabilities, income and expenditures. The Financial Planning Worksheet (FPW) should be used to get complete and accurate information on income, expenses and debt. The FPW contains facts and figures. This is often less threatening to the client than discussing "problems." (See Appendix F, Attachment 4 for a sample FPW.)

4.4.6 PRIORITIZE

During this step of the counseling process, the immediate concerns are separated from the long-term concerns. This determines the priority of issues to be addressed. It provides the information to help a client construct solutions to their financial problems.

Immediate concerns are emergency issues that must be addressed at once, before the client can begin to deal with other issues. These issues include housing, lack of food, clothing, utility disconnects, etc. Long-term concerns may be pressing but are not of an emergency nature. These include letters of indebtedness, impending eviction, threats of legal actions or repossessions.



It may be necessary to refer the client out to obtain help with immediate financial concerns. Consider the client's needs and assessment of the situation to find appropriate resources. Referrals may be within the FFSC, within the Navy system (i.e., chaplain or NMCRS), or to community resources.

4.4.7 EXPLORE OPTIONS/CONSTRUCT SOLUTIONS

This is the problem-solving phase. The focus is on options and solutions to the client's situation.

- Realistically explore available options and solutions. Focus on solutions not on explanations.
- Focus on the exceptions to their problems - on whatever is working and whatever they are doing successfully.
- Develop a spending plan (budget). How can income be increased and living expenses and indebtedness be decreased?
- Determine the client's thoughts and feelings on each option. What are the benefits and risks of implementing each option?
- To resolve the problem it may require an interruption or a substitution of a behavior pattern. Help change the client's interpretation of the situation, the client's behavior or the client's responses to the problem.
- Only a small change is necessary. This small change can have a ripple effect on financial attitudes and behavior. Help the client to take ownership of the problem and begin to act.

4.4.8 IMPLEMENT THE PLAN

Once solutions have been considered, a plan must be implemented. Using the FPW, determine a Monthly Spending Plan. Choose the tasks that will be started "today". If necessary, have the client track expenditures. Be sure that referral appointments are made and that a follow-up appointment is scheduled.

4.4.9 MONITOR AND FOLLOW-UP

Financial counseling cases must be monitored and followed up to evaluate effectiveness. Monitor and follow-up can occur during an informal phone call/discussion or at a formal

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appointment. It is important to determine:

- Whether the intervention was appropriate.
- If the client followed through on the agreed upon plan.
- To what degree the plan is working.
- If the client is progressing with money management skills.
- If changes/modifications are needed. Do issues need to be readdressed or priorities changed?

If a client has been referred to a military or community organization, contact both the client and service provider to determine if the client is receiving services and how the client is progressing.

4.4.10 CASE CLOSURE

How will the financial counselor know when to close a case? Using solution focused financial counseling techniques measures of success include:

- Clients report a small but significant change. He/she is demonstrating progress in effectively managing personal finances.
- The change that has occurred seems to be durable.
- Clients say or imply that they can now handle their problems on their own, that they no longer need a counselor. The client feels better about finances and/or demonstrates positive changes in money management.

It is appropriate to close a financial counseling case when:

- The client's problems have decreased or been resolved.
- The client's goals have been reached.
- The client or financial counselor wishes to terminate.
- There has been a successful referral to another organization/resource.



4.5 COMMAND FINANCIAL SPECIALIST (CFS) TRAINING

The FFSC is responsible for conducting CFS training. A service member is nominated by their command to attend CFS training. The purpose of the five-day CFS course is to prepare the command financial specialist to complete the tasks designated in OPNAVINST 1740.5a, Enclosure (1). See Section 2.8 for information on the duties and responsibilities of the CFS.

Further information on all aspects of CFS training can be found in the CFS Training Course Instructor Guide.

4.5.1 COURSE OBJECTIVES

At the end of the course, a CFS should be able to:

- Develop, organize and manage a comprehensive, pro-active PFM program at Command level.
- Conduct effective PFM education and trainings.
- Provide appropriate information and referral for clients.
- Conduct effective one-on-one financial counseling.

4.5.2 CFS TRAINING SITES

Training sites are designated in OPNAVINST 1740.5a, enclosure (1). Eighteen FFSCs are designated as CFS training sites. Mobile Training Teams (MTTs) are available to travel to other sites throughout the world to conduct CFS training. PERS- 662 coordinates the MTTs. FFSCs that require MTTs, should contact the PERS-662, PFM Program Manager for further information or to request a team. In addition, Hampton Roads (Norfolk) VA, is designated as the CFS Course Instructor “train the trainer” site.

4.5.3 CFS CONTINUING EDUCATION

OPNAVINST 1740.5A, Enclosure (1) states that a CFS must participate in continuing education including, but not limited to, periodic CFS forums and CFS refresher training at least every three years.

SECTION 4

The FFSC can support CFSs by offering periodic training and forums. Some approaches to this include:

- Arrange times for CFSs to meet. Meetings can be used to network, share experiences and resources, and develop new skills.
- Organize training on a financial topic of interest.
- Provide current information and materials. Publish a newsletter or send e-mail with updated information and resources. For a sample newsletter contact the FFSCs in Hampton Roads for a copy of *The CFS Chronicle*.
- Provide information on The Institute for Personal Finance, the education component of the Association for Financial Counseling and Planning Education (AFCPE). See Section 7.2 for more information on AFCPE.